

CLAIMS

1. A kind of security trade system of fund flow authentication, including:

At least one separate fund flow authentication center is constructed
5 with an electronic database of protection device to provide the customer
(the payer) and the shop (the payee) with the capability of application of
authentication management service; said electronic database has a system
program for computer to separately process the operation, and an only
group of authorization password fund flow authentication is generated in
10 real time with random number coding of the program and is sent to the
customer (the payer) for trade;

Said fund flow authentication center also needs to form a joint
authentication system of information respectively with a credit extension
bank of said customer (said payer) and a credit card association center, so
15 as to provide the data connection required in fund flow trade process;

Said customer (said payer) and said shop (said payee) also
respectively requires a set of transmission device capable receiving and
sending information, which transfers the trade data by the online between
Internet (or wired and wireless route) and a fund flow authentication
20 center;

With the above Internet, a kind of "two-step shopping mode" trade
flow is established, wherein the flow starts from the customer (the payer)
consuming in the shop (the payee), and the shop (the payee) firstly

transmits the credit amount of money of the customer (the payer) through Internet (or wired and wireless route) to said fund flow authentication center for confirmation, which generates a group of authorization password for fund flow authentication by the real time process of computer to display on said transmission device of said customer (said payer), then said customer (said payer) transmits the authorization password for fund flow authentication to said shop (said payee) for confirmation and the credit extension bank checks and allocates the fund according to the agreement to complete the security trade of fund flow.

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2. A security trade system of fund flow authentication according to claim 1, wherein said authorization password for fund flow authentication is preferred to be 8 to 16 numbers.

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3. A security trade system of fund flow authentication according to claim 1, wherein said transmission device between said customer and shop includes PDA (wireless LAN, GSM and PHS), mobile phone (GSM and GPRS) or computer (Internet, GSM and PHS).

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4. A security trade system of fund flow authentication according to claim 1, wherein the trade will be carried out when the authentication warrant of said customer (said payer) in trade is the number sufficient for the authentication of the fund flow authentication center, such as credit card

number, fiscard number, ID card number and passport number etc.

5. A security trade system of fund flow authentication, including:

At least one separate fund flow authentication center is constructed
5 with an electronic database of protection device to provide the customer
(the payer) and the shop (the payee) with the capability of application of
authentication management service and the functional password of several
groups of functional parameters that is sent to said customer (said payer)
when putting on record; the database has a system program to process
10 separate operation by a computer, and with a random process of the
program the random number coding will generate a group of authorization
password with "many space staggering" in real time to send to said
customer (said payer), so as to combine the preset functional password of
the own accord of said customer (said payer) into a combined authorization
15 password for fund flow authentication required by a trade to carry out the
trade;

Said fund flow authentication center needs to form an information
connected authentication system respectively with the credit extension
bank of said customer (said payer) and the credit card association center, so
20 as to provide the data connection required in the process of fund flow
trade;

Said customer (said payer) and said shop (said payee) also need to
have at least one set of transmission device capable of receiving and

sending information, which transmits trade data by the online between Internet (or wired and wireless route) and said fund flow authentication center;

With the above Internet, a kind of two-step shopping mode trade flow is established, wherein its flow starts from the customer (the payer) consuming in the shop (the payee), and said shop (said payee) firstly transmits the amount of money of credit extension to the fund flow authentication center for confirmation through Internet; after the process of computer in the fund flow authentication center, the generated authorization password immediately transmits to said customer (said payer) and displays on his transmission device, then said customer (said payer) will determine a functional password of a group of parameters of own accord to form a group of combined authorization password of fund flow authentication, and after the confirmation of said shop (said payee), the credit extension bank of the payer will check and allocate the fund according the agreement, then the security trade of fund flow is completed.

6. A security trade system of fund flow authentication according to claim 5, wherein said authorization password of fund flow authentication is preferred to be 8 to 16 numbers and the multiple staggered spaces of said authorization password are rightly filled and combined with said functional password in order.

7. A security trade system of fund flow authentication according to claim 5, wherein the trade will be carried out when the authentication

warrant of said customer (said payer) in trade is the number sufficient for the authentication of the fund flow authentication center, such as credit card number, fiscard number, ID card number and passport number etc.

8. A security trade system of fund flow authentication according to
5 claim 5, wherein said functional password is preset by the fund flow authentication center to be a parameter with special authorization service instruction, and the trade required by said customer (said payer) will be completed by assortment of said combination of authorization password for fund flow authentication.
- 10 9. A security trade system of fund flow authentication according to
claim 5, wherein said functional password include a group of parameters with alarm and emergency rescue instructions preset by the fund flow authentication center, which is used to finish the trade when the customer (the payer) is held under duress, through the way that the customer service
15 personnel of the fund flow authentication center inform the military unit and police force to quickly go up to the trade place for rescue.